

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 22-10513-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Salek  
8 Cumana Street  
Toms River, NJ 08757

Michelle Salek  
8 Cumana Street  
Toms River, NJ 08757

Social Security No.:

xxx-xx-2074

xxx-xx-1408

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 6/8/22

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 4, 2022

JAN: wdr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Richard Salek  
Michelle Salek  
Debtors

Case No. 22-10513-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 04, 2022

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Salek, Michelle Salek, 8 Cumana Street, Toms River, NJ 08757-4241
519489820	+ Amica, PO Box 6700, Providence, RI 02940-6700
519489821	+ Berkely Township Tax Collector, PO Box B, 627 Pinewald-Kewswick Road, Bayville, NJ 08721-2778
519489827	+ Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
519489828	+ Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
519489834	+ IRS, Attorney General of US, US DOJ, 950 Pennsylvania Avenue, NW, Washington, DC 20503-0001
519489832	+ Infinity, PO Box 5052, Sioux Falls, SD 57117-5052
519489836	+ JCP/SYNCB, P.O. Box 15298, Wilmington, DE 19850-5298
519489837	+ Macy's, 151 W 34th Street, New York, NY 10001-2101
519489840	+ PNC Auto, PO Box 7477006, Pittsburgh, PA 15274
519489841	+ PNC Mortgage, PO Box 31001, Pasadena, CA 91110-0001
519489842	+ Priceline, 965035, Orlando, FL 32896-0001
519489844	+ TD Bank, NA, 2035 Limestone Road, Wilmington, DE 19808-5529
519489845	+ Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 04 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 04 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519489819	+ Email/PDF: gecsedl@recoverycorp.com	May 04 2022 20:40:29	Amazon/SYNCB, P.O. Box 965015, Orlando, FL 32896-5015
519489822	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 04 2022 20:40:34	Capital One, 1500 Capital One Drive, Henrico, VA 23238
519532401	+ Email/PDF: ebn_ais@aisinfo.com	May 04 2022 20:40:38	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519489825	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 04 2022 20:35:00	Comenity, PO Box 183003, Columbus, OH 43218-3003
519489826	Email/Text: mrdiscen@discover.com	May 04 2022 20:34:00	Discover, PO Box 15316, Wilmington, DE 19850
519532220	Email/Text: bnc-quantum@quantum3group.com	May 04 2022 20:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519497583	Email/Text: mrdiscen@discover.com	May 04 2022 20:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519489827	^ MEBN	May 04 2022 20:32:03	Equifax, Attn: Bankruptcy Dept., P.O. Box

District/off: 0312-3

User: admin

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			740241, Atlanta, GA 30374-0241
519489828	^ MEBN	May 04 2022 20:31:35	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
519489829	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 04 2022 20:34:00	Fortiva, PO Box 105555, Atlanta, GA 30348-5555
519489830	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 20:40:35	Gap, 2 Folsom Street, San Francisco, CA 94105-1205
519489831	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2022 20:40:32	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
519489833	Email/Text: sbse.cio.bnc.mail@irs.gov	May 04 2022 20:35:00	IRS, PO Box 7317, Philadelphia, PA 19101-7317
519489835	+ Email/Text: usanj.njbankr@usdoj.gov	May 04 2022 20:35:00	IRS in c/o US Attorney, Peter Rodino Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2534
519528340	+ Email/Text: PBNCNotifications@perituservices.com	May 04 2022 20:34:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519525409	Email/PDF: resurgentbknofications@resurgent.com	May 04 2022 20:40:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519522242	+ Email/Text: bankruptcydpt@mcmcg.com	May 04 2022 20:35:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519520496	Email/Text: Bankruptcy.Notices@pnc.com	May 04 2022 20:34:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519547926	Email/Text: Bankruptcy.Notices@pnc.com	May 04 2022 20:34:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519531353	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2022 20:40:31	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519547999	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2022 20:40:42	Portfolio Recovery Associates, LLC, c/o Icon Health And Fitness, POB 41067, Norfolk VA 23541
519540407	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2022 20:40:37	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519489838	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 20:40:29	PayPal, PO Box 105658, Atlanta, GA 30348-5658
519539474	Email/Text: bnc-quantum@quantum3group.com	May 04 2022 20:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519539473	Email/Text: bnc-quantum@quantum3group.com	May 04 2022 20:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519532700	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 20:40:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519489843	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 20:40:35	Synchrony Bank, 170 Election Rd, Suite 150, Draper, UT 84020-6425
519490741	+ Email/PDF: gecsed@recoverycorp.com	May 04 2022 20:40:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519489845	^ MEBN	May 04 2022 20:32:28	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-3

User: admin

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519489824	*	Capital One, 1500 Capital One Drive, Henrico, VA 23238
519489823	*	Capital One, 1500 Capital One Drive, Henrico, VA 23238
519489839	*+	PayPal, PO Box 105658, Atlanta, GA 30348-5658

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Carroll	on behalf of Joint Debtor Michelle Salek AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Andrew M. Carroll	on behalf of Debtor Richard Salek AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6